

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
FOX, NANCIE	§	Case No. 11-90280 BP9
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Stephen J. Zayler  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1- EXHIBIT A**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 11-90280 BP9 Judge: BILL PARKER  
Case Name: FOX, NANCIE

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 08/22/11 (f)  
341(a) Meeting Date: 10/20/11  
Claims Bar Date: 01/30/12

For Period Ending: 08/07/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 590 Shoreline Dr, Nacogdoches, TX less than 1 acre	357,500.00	0.00	DA	0.00	FA
2. 76781 Meadowway, Portola CA I am not personally li	80,000.00	0.00	DA	0.00	FA
3. \$4.76	4.76	4.76	DA	0.00	FA
4. checking Huntington St Bank -overdraft \$100 more l	0.00	0.00	DA	0.00	FA
5. checking at HSB -\$18	18.00	18.00	DA	0.00	FA
6. 2 tvs \$1000, entertainment center \$25, reciever \$5	5,319.00	0.00	DA	0.00	FA
7. clothing/shoes/coats	1,065.00	0.00	DA	0.00	FA
8. ring \$10, ring \$100, earrings \$5, eyeglasses \$10;	175.00	0.00	DA	0.00	FA
9. I am owed approx \$3900 from the sale of a mobile h	3,900.00	3,900.00	DA	3,180.36	FA
10. 1997 Chevy Venture	1,690.00	0.00	DA	0.00	FA
11. computer desk \$60, computer \$50; desk/lamps/chairs	1,100.00	0.00	DA	0.00	FA
12. sheets \$160; towels \$150; stones \$500; books \$500;	2,031.00	0.00	DA	0.00	FA
13. Post-Petition Interest Deposits (u)	Unknown	N/A		0.16	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$452,802.76	\$3,922.76	\$3,180.52	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/12      Current Projected Date of Final Report (TFR): 12/31/12

/s/ Stephen J. Zayler

Date: 08/07/12

STEPHEN J. ZAYLER

**FORM 2 - EXHIBIT B**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 11-90280 -BP9  
Case Name: FOX, NANCIE

Trustee Name: Stephen J. Zayler  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*0241 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*4339  
For Period Ending: 08/07/12

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
10/24/11	9	MARIA G. VACA 65A Round Robin Ln. Reno, NV 89502	NOTE RECEIVABLE	1121-000	280.06		280.06
10/24/11	9	MARIA G. VACA 65A Round Robin Ln. Reno, NV 89502	NOTE RECEIVABLE	1121-000	280.06		560.12
11/30/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		0.69	559.43
12/08/11	9	MARIA G. VACA 65 a ROUND ROBIN LN. RENO, NV 89502	NOTE RECEIVABLE	1121-000	280.06		839.49
12/15/11	9	MARIA G. VACA 65 A Round Robin Ln. Reno, NV 89502	NOTE RECEIVABLE	1121-000	280.06		1,119.55
12/30/11	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.01		1,119.56
12/30/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		1.01	1,118.55
01/11/12	9	MARIA G. VACA 65A ROUND ROBIN LANE RENO, NV 89502	NOTE RECEIVABLE	1121-000	280.06		1,398.61
01/31/12	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.01		1,398.62
01/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		1.64	1,396.98
02/22/12	9	MARIA GUADALUPE VACA 65 A Round Robin Ln. Reno, NV 89502	NOTE RECEIVABLE	1121-000	280.06		1,677.04
02/29/12	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.01		1,677.05
02/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		1.69	1,675.36
03/27/12	9	MARIA GUADALUPE VACA 65A Round Robin Lane Reno, NV 89502	NOTE RECEIVABLE	1121-000	1,500.00		3,175.36

Page Subtotals 3,180.39 5.03

**FORM 2 - EXHIBIT B**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 11-90280 -BP9  
Case Name: FOX, NANCIE

Trustee Name: Stephen J. Zayler  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*0241 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*4339  
For Period Ending: 08/07/12

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/30/12	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.01		3,175.37
03/30/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		2.12	3,173.25
04/30/12	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.03		3,173.28
04/30/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		4.03	3,169.25
05/31/12	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.03		3,169.28
05/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		4.03	3,165.25
06/29/12	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.03		3,165.28
06/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		3.76	3,161.52
07/31/12	13	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.03		3,161.55
07/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		4.15	3,157.40
08/03/12	000101	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915	ATTORNEY FEES & EXPENSES Per Order 07/26/2012			928.04	2,229.36
			Fees 820.00	3110-000			
			Expenses 108.04	3120-000			

COLUMN TOTALS	3,180.52	951.16	2,229.36
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	3,180.52	951.16	
Less: Payments to Debtors		0.00	
Net	3,180.52	951.16	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****0241	3,180.52	951.16	2,229.36
	3,180.52	951.16	2,229.36
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 0.13 946.13

**FORM 2 - EXHIBIT B**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
**Exhibit B**

Case No: 11-90280 -BP9  
Case Name: FOX, NANCIE

Trustee Name: Stephen J. Zayler  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*0241 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*4339  
For Period Ending: 08/07/12

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Money Market Account (Interest Earn - \*\*\*\*\*0241

Page Subtotals 0.00 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: August 07, 2012

Case Number: 11-90280 Claim Class Sequence  
Debtor Name: FOX, NANCIE

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915	Administrative		\$928.04	\$928.04	\$0.00
000001 070 UC	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$27,227.90	\$0.00	\$27,227.90
000002 070 UC	Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340	Unsecured		\$14,745.97	\$0.00	\$14,745.97
000003 070 UC	Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340	Unsecured		\$17,278.37	\$0.00	\$17,278.37
000004 070 UC	Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340	Unsecured		\$32,886.47	\$0.00	\$32,886.47
000005 070 UC	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$6,901.49	\$0.00	\$6,901.49
Case Totals:				\$99,968.24	\$928.04	\$99,040.20

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-90280 BP9

Case Name: FOX, NANCIE

Trustee Name: Stephen J. Zayler

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stephen J. Zayler	\$	\$	\$
Trustee Expenses: Stephen J. Zayler	\$	\$	\$
Attorney for Trustee Fees: STEPHEN J. ZAYLER	\$	\$	\$
Attorney for Trustee Expenses: STEPHEN J. ZAYLER	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ \_\_\_\_\_ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:



NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be \_\_\_\_\_ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$ _____	\$ _____	\$ _____
000002	Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340	\$ _____	\$ _____	\$ _____
000003	Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340	\$ _____	\$ _____	\$ _____
000004	Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340	\$ _____	\$ _____	\$ _____
000005	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance

\$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE